TAX INFORMATION

The amount of dividends received as shown on this statement is reportable as “Interest Earned” on your Income Tax Return.

PLEASE RETAIN THIS STATEMENT FOR YOUR RECORDS.

IF AFTER CONTACTING THE CREDIT UNION OFFICE AND YOU CANNOT RESOLVE ERRORS OR QUESTIONS ON YOUR STATEMENT, PLEASE SEND YOUR COMMENTS OR INQUIRIES TO ATTENTION THE SUPERVISORY COMMITTEE AT THE ADDRESS ON THE FRONT OF THIS PAGE.

THE “FINANCE CHARGE” IS INCLUSIVE OF ALL COSTS FOR THE CREDIT INCLUDING WHAT PREVIOUSLY WAS TERMED “INTEREST.” IT IS COMPUTED AT THE TIME A PAYMENT IS RECEIVED BY MULTIPLYING THE LOAN BALANCE BY THE NUMBER OF DAYS IT HAS BEEN OUTSTANDING BY THE PERIODIC RATE AS SHOWN ON THE FACE OF THE STATEMENT. SINCE THE NUMBER OF DAYS BETWEEN PAYMENTS VARIES, INTEREST CHARGES APPEAR TO INCREASE OR DECREASE.

LOAN BALANCE DOES NOT INCLUDE INTEREST. INTEREST DUE IS COMPUTED BY MULTIPLYING THE LOAN BALANCE BY THE PERIODIC RATE PER DAY AS SHOWN ON THE STATEMENT AND THEN MULTIPLYING THE RESULT BY THE NUMBER OF DAYS FROM THE LAST LOAN TRANSACTION TO THE CURRENT DATE.

THE BALANCE USED TO COMPUTE THE FINANCE CHARGE IS THE ACTUAL BALANCE IN THE ACCOUNT EACH DAY AFTER CREDITS HAVE BEEN SUBTRACTED AND NEW ADVANCES AND OTHER CHARGES HAVE BEEN ADDED.

EASY STEPS FOR DRAFT RECONCILIATION

1. On your duplicate draft copy, mark off with a large check (✓) each entry that matches a paid draft shown on your draft statement.
2. Make sure that other charges or deductions shown on the statement have been subtracted from your draft register balance and that all deposits (and other credit items, if any) have been added.
3. List below under “Drafts Outstanding” all duplicate drafts not showing a large check (✓). These are drafts you have issued which were not paid by the credit union or previous to the period covered by the statement.
4. Fill in the “Reconciliation Form.” After “proving” your balance fold statement and file it with the copies of paid drafts for possible future reference.

DRAFTS OUTSTANDING

<table>
<thead>
<tr>
<th>DATE OR NUMBER</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

TOTAL

RECONCILEMENT FORM

<table>
<thead>
<tr>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>DOLLARS</td>
</tr>
<tr>
<td>CENTS</td>
</tr>
</tbody>
</table>

Enter
Balance this statement

$                     

Add
Recent deposits (not credited on this statement)

$                     

Total

Subtract
Drafts outstanding

$                     

Balance
Your draft register should show this balance

$                     

If Your Account Does Not Balance

PLEASE CHECK THE FOLLOWING CAREFULLY

1. Are the amounts of your deposits entered in your draft register correct?
2. Have all drafts been deducted from your draft balance?
3. Have you deducted service charges from your draft register balance?
4. Have you checked all additions or subtractions in your draft register or stub?

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT
CALL YOUR CREDIT UNION OFFICE
OR WRITE THE ADDRESS ON FRONT PAGE